

Listing of Claims:

1. (Currently Amended) A method for secure credit card transactions between a holder and a merchant, ~~particularly~~ via a telecommunication network, by entering in an order form supplied by the merchant, during ~~the~~ a payment phase of ~~the~~ a transaction, temporary information consistent with ~~the~~ real bank information from the credit card of the holder, ~~this~~ the temporary information ~~then~~ being collected by an authorization center for the transaction ~~in order to make~~ to create a relational connection with the real bank information from the credit card of the holder for ~~the~~ acknowledgement of the order by the holder for the benefit of the merchant, ~~characterized in that it comprises the steps which~~ the method comprising the steps of:

[[~~-~~]] signifying, from the holder ~~signifies~~ to a third party, an his intention of the holder to enter into contact with the merchant to place an order, before entering into contact with the merchant over the telecommunication network;

[[~~-~~]] ~~the holder enters into contact with the merchant through the third party~~[[;]]

[[~~-~~]] simultaneously establishing, at the third party, ~~establishes~~ a link between ~~itself~~ the third party and the holder and between the third party ~~itself~~ and the merchant over the telecommunication network in response to the signified intention of the holder to place the order, such that the holder is placed into contact with the merchant through the third party over the telecommunication network, the third party having total control over information transfer between the holder and the merchant; and

[[~~-~~]] managing, at the third party, ~~manages the~~ formation of the temporary information, ~~the~~ entry of ~~this~~ the temporary information in the order form and the relational connection of the temporary information with the real bank information

from the credit card of the holder to check ~~the various~~ authorizations with ~~the~~ banks for the acknowledgement of the order.

2. (Currently Amended) The method as claimed in claim 1, ~~characterized in that~~ wherein the third party modifies ~~the~~ Internet addresses of ~~the~~ a site of the merchant to constrain ~~the~~ a browser of the holder to systematically transmit to the third party all ~~it all the~~ information sent from the holder to the merchant.

3. (Currently Amended) The method as claimed in claim 1, ~~characterized in that~~ wherein the third party modifies ~~the~~ Internet addresses of ~~the~~ a site of the merchant to constrain ~~the~~ a server of the merchant to systematically transmit to the third party all ~~it all the~~ information sent from the merchant to the holder.

4. (Currently Amended) The method as claimed in claim 1, ~~characterized in that~~ wherein, if the holder has previously registered with the third party, ~~he~~ the holder may choose not to indicate the real bank information ~~concerning him~~ in ~~the~~ a reserved domain of the order form of the transaction, and ~~consequently~~ not to complete said domain other than by an identifier with the third party, a ~~the~~ portion requiring the real bank information being completed by the third party with temporary and coherent information, only this temporary information being sent to the merchant.

5. (Currently Amended) The method as claimed in claim 1, ~~characterized in that~~ further comprising:

triggering a procedure of verifying to verify the intention of the holder to carry out the transaction ~~is triggered~~.

6. (Currently Amended) The method as claimed in claim 1, ~~characterized in that~~ wherein, if the holder has not registered with the third party, ~~he~~ the holder enters the real bank information from his credit card in the order form supplied by the merchant via the third party, the third party ~~then~~ managing ~~the~~ completion of the order form which will be sent to the merchant with temporary information.

7. (Currently Amended) A system for secure credit card transactions between a holder and a merchant, ~~particularly~~ via a telecommunication network, comprising means for forming a third party connected via the telecommunication network between the holder and the merchant, the third party comprising means for simultaneously establishing a link between the third party itself and the holder over the telecommunication network, and between the third party itself and the merchant over the telecommunication network, the third party ~~also~~ further comprising means for forming temporary information consistent with ~~the~~ real bank information from the credit card of the holder, the system comprising:

means for forming a center for authorizing ~~the~~ a transaction and ~~suitable~~ for collecting ~~this~~ the temporary information ~~in-order~~ to place it the temporary information in a relational connection with the real bank information from the card of the holder for ~~the~~ acknowledgement of the order by the holder ~~to-the~~ for the benefit of the merchant~~[[,]]; and~~

~~characterized in that it comprises~~

means ~~suitable~~ for allowing the holder to signify to the third party ~~his~~ an intention to enter into contact with the merchant to place an order, before entering into contact with the merchant over the telecommunication network, the third party

comprising means ~~suitable~~ for entering ~~in the order form~~ the temporary information consistent with the real bank information from the card of the holder into the order form, the third party having total control over information transfer between the holder and the merchant.

8. (Currently Amended) The system as claimed in claim 7, ~~characterized in that it also~~ comprises further comprising:

means for intercepting and controlling all ~~the~~ information transmitted by the holder to the merchant.

9. (Currently Amended) The system as claimed in claim 7, ~~characterized in that~~ wherein the third party comprises means ~~suitable~~ for modifying ~~the~~ Internet addresses of ~~the~~ a site of the merchant and ~~suitable~~ for constraining ~~the~~ a browser of the holder to systematically transmit to ~~it~~ the third party all ~~the~~ information sent from the holder to the merchant.

10. (Currently Amended) The system as claimed in claim 7, ~~characterized in that~~ wherein the third party comprises means ~~suitable~~ for modifying ~~the~~ Internet addresses of ~~the~~ a site of the merchant and ~~suitable~~ for constraining ~~the~~ a server of the merchant to systematically transmit to ~~it~~ the third party all ~~the~~ information sent from the merchant to the holder.

11. (Currently Amended) The system as claimed in claim 7, ~~characterized in that it comprises~~ further comprising:

means for forming a bank authorization center connected to the third party and for collecting ~~the~~ a bank authorization request ~~that comes~~ sent from the

merchant or from ~~his~~ the bank of the merchant and that contains the temporary information;

means ~~suitable for carrying out~~ for performing a conversion making to create a relational connection of the temporary information with the real bank information;

means ~~suitable~~ for sending the real bank information of the holder to the bank authorization center of the holder;

means ~~suitable~~ for retrieving ~~the~~ a response from the bank authorization center of the holder containing the real bank information;

means ~~suitable for carrying out a~~ for performing another conversion in order ~~to remake a~~ to recreate the relational connection of the ~~real bank information with~~ the temporary information with the real bank information;

means ~~suitable~~ for returning to the merchant or to the authorization center of the his bank of the merchant the response from the bank authorization center of the holder containing the temporary information.

12. (Currently Amended) The system as claimed in claim 11, ~~characterized in that~~ wherein the means for forming the authorization center of the holder ~~also~~ comprise a Bank Client Profile module ~~suitable~~ for receiving, via a secure link, ~~the~~ bank authorization requests originating from the authorization center connected to the third party, ~~this~~ the module being ~~suitable for being configured~~ configurable by the authorization request center connected to the third party so that it gives to the authorization center of the holder information for ~~the~~ release, transaction by transaction, of an interdiction to acknowledge ~~the~~ transactions made by the holder via the telecommunication network.

13. (Currently Amended) The system as claimed in claim 7, ~~characterized in that it comprises~~ further comprising:

a center for collecting ~~the~~ transactions of the merchant, ~~said~~ the collection center comprising means ~~suitable~~ for periodically sending all ~~the~~ transactions made between said merchant and holders via the third party to a collection center linked to the third party, the means of the third party being ~~suitable for again converting~~ configured to reconvert the temporary information into the real bank information of ~~the various~~ holders, the collection center linked to the third party comprising means ~~suitable~~ for redistributing the transactions to ~~the various~~ collection centers of ~~the~~ banks of the holders.

14. (Currently Amended) A third party for securing credit card transactions between a holder and a merchant, ~~particularly~~ via a telecommunication network, the third party ~~suitable for being configured for connection~~ connected via the telecommunication network between the holder and the merchant, ~~the third party~~ comprising:

means for simultaneously establishing a link between the third party ~~itself~~ and the holder over the telecommunication network, and between ~~itself~~ the third party and the merchant over the telecommunication network[[,]]; ~~the third party comprising~~

means for forming temporary information consistent with ~~the~~ real bank information from the credit card of the holder;[[,]] ~~characterized in that it comprises~~

means ~~suitable~~ for receiving an information item from the holder to signify to the third party ~~his~~ an intention of the holder to enter into contact with the

merchant to place an order, before entering into contact with the merchant over the telecommunication network; ~~and[[,]] the third party also comprising~~

means ~~suitable~~ for entering ~~in the order form~~ the temporary information consistent with the bank information from the card of the holder into the order form, the third party having total control of information transfer between the holder and the merchant.

15. (Currently Amended) A "~~computer program~~" computer-readable product recorded on a medium encoded with a computer program executed by ~~that can be used in~~ a computer of a third party for securing credit card transactions between a holder and a merchant, ~~particularly~~ via a telecommunication network, the third party being ~~capable of being connected~~ connectable via the telecommunication network between the holder and the merchant, ~~the product comprising:~~

programming ~~means that can be read~~ code readable by the third party ~~to~~ for simultaneously ~~establish~~ establishing a link between the third party and the holder over the telecommunication network, and between the third party and the merchant over the telecommunication network[[,]]; ~~the product also comprising~~

programming ~~means that can be read~~ code readable by the third party ~~to~~ form for forming temporary information consistent with ~~the~~ real bank information from the credit card of the holder[[,]]; ~~characterized in that it comprises~~

programming ~~means that can be read~~ code readable by the third party for receiving an item of information from the holder to signify to the third party ~~his~~ an intention of the third party to enter into contact with the merchant to place an order, before entering into contact with the merchant over the telecommunication network[[,]]; ~~and the medium also comprising~~

programming ~~means that can be read~~ code readable by the third party for permitting entry ~~entering in the order form~~ of the temporary information consistent with the bank information from the card of the holder into the order form.